

Third Party, Fire and Theft

Summary of Cover





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Important – you should read this

What cover do I have?

Your Zurich Insurance plc Third Party Fire and Theft policy will cover you for any damage to your vehicle sustained by fire, theft or attempted theft. In addition if you are involved in an accident you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

How long is it for?

Your policy will normally run for 12 months unless you or we choose to cancel.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Third Party Fire and Theft policy. The full terms, conditions and exclusions are shown in the policy document.

A copy of the policy is available on request.

Standard Cover

Features and Benefits	Exclusions or Limitations	Policy Section Reference
Legal liability to Third Parties	Property damage is limited to £20 million plus a further £5 million for legal expenses. Death, injury or damage to property resulting from terrorism is excluded except as necessary to meet the requirements of the Road Traffic Acts.	Section 1
Driving other cars	Only if included on certificate of insurance. Cover is limited to Third Party only while driving another car not belonging or hired to you. Valid separate Road Traffic Act insurance must be in force for other vehicle.	Section 2
*Loss or damage to insured car by Fire or Theft	No cover if keys left in or on car; car is unoccupied and not locked; or unoccupied and left with engine running.	Section 4
Free foreign use up to 60 days in any one trip	Applies to European Union and associated countries only.	Section 7
Entertainment, communication, navigation and other electronic equipment up to £250 (unlimited if fitted by vehicle manufacturer as standard for the insured car)	The equipment must be permanently fitted to your car or only work when connected to a car's electrical system.	Section 4

*Note: Loss or damage to car and audio equipment not provided where cover is Third Party only.

Optional Additional Cover

Features and Benefits	Exclusions or Limitations	Policy Section Reference
Protected No Claim Discount (only available if you have 4 years NCD or more)	2 claims in 4 years without loss of No Claim Discount.	Endt 11

Claim Settlement

Unless required by a vehicle warranty we may use parts which are not made or supplied by the vehicle maker when we repair your car. They will be of equal quality to the parts being replaced.

If your car has been stolen and not recovered or damaged beyond economical repair following fire or theft we will keep your policy in force for 42 days from the date we settle your claim to enable you to find a replacement vehicle. We may cancel the policy after this time with no refund of premium if you have not advised any new vehicle details to us.

How much must I pay if I have a claim?

Whilst the vehicle is not being driven
Fire, Theft or attempted theft
(unless loss or damage occurs
while the insured car is in
your garage) £100

How do I make a claim?

You should contact us on the following numbers if you wish to report a claim or accident:

In the United Kingdom
claim or accident **0800 400 641**

In Europe
claim or accident **00 800 4000 6000**

How do I make a complaint?

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Firstly, if you have a complaint about your policy or a claim, you should contact the insurance advisor who arranged the policy for you. If they are not able to resolve your complaint, you can contact us direct.

If your complaint is about your policy please call us on the 0870 number printed on your welcome letter or renewal letter.

If your complaint is about a claim, please call us on **0845 300 5140**.

If you prefer you may write to us at the address shown on your welcome or renewal letter.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone for free on:

0800 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Can I receive compensation if Zurich cannot meet its obligations to me?

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at **www.fscs.org.uk** or by contacting the FSCS directly on **0800 678 1100**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us), please surrender the

Certificate of Insurance to us or your insurance advisor using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £20 (excluding insurance premium tax). The balance of the premium will be returned to you when you have surrendered your certificate but there will be no refund where you are cancelling the policy following a claim where the vehicle is a total loss and not being replaced.

Can I cancel the policy at any other time?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel the policy by giving you seven days' written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out. We will add £50 to your time on risk premium if you cancel your policy within the first year. We will not pay a refund if we have paid a claim or one is outstanding at the time you cancel your policy. By law, you must surrender the certificate of motor insurance to us.

Please see Condition 5 of the policy for full details of all cancellation conditions and charges.

Your Zurich broker:



Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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The paper is suitable for recycling.



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